

IN RE:

ANNIE M. SNELSON-SMITH

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-22974 JAD

Chapter 13

Related to Doc No.: 138

ORDER OF COURT

AND NOW, this 25th day of April, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

FILED
4/25/25 12:05 pm
CLERK
U.S. BANKRUPTCY
COURT - WDP


U.S. BANKRUPTCY JUDGE

Jeffery A. Deller

In re:
Annie M. Snelson-Smith
Debtor

Case No. 19-22974-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 25, 2025

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2025:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Annie M. Snelson-Smith, 227 Woodridge Drive, Carnegie, PA 15106-1313 |
| 15094961 | AT&T, PO Box 691020, Tulsa, OK 74169-1020 |
| 15094962 | + Bourgh of Greentree, 10 W.. Manilla Avenue, Pittsburgh, PA 15220-3354 |
| 15094967 | CBNA, PO Box 182789, Sioux Falls, SD 57117 |
| 15094965 | + Cavalry Bass & Associates, 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083 |
| 15094972 | + Enterprise Bank, 4091 Mt Royal Blvd, Allison Park, PA 15101-2917 |
| 15094978 | + PINGORA LOAN SERVICING LLC, C/O FLAGSTAR BANK FBS - SERVICER, PO BOX 660263, Dallas, TX 75266-0263 |
| 15094982 | + TD Bank USA, 2001 Western Avenue, Ste 400, Seattle, WA 98121-3132 |

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|--|
| cr | + Email/PDF: acg.acg.ebn@aisinfo.com | Apr 26 2025 00:35:48 | Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| cr | + Email/Text: kburkley@bernsteinlaw.com | Apr 26 2025 00:19:00 | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 |
| cr | + Email/Text: ElectronicBankruptcyNotices@fnb-corp.com | Apr 26 2025 00:18:00 | First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401 |
| cr | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Apr 26 2025 00:20:59 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| cr | + Email/Text: ebnpeoples@grblaw.com | Apr 26 2025 00:18:00 | Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828 |
| cr | ^ MEBN | Apr 25 2025 23:56:58 | Pingora Loan Servicing, LLC, c/o Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639 |
| 15103398 | Email/Text: ally@ebn.phinsolutions.com | Apr 26 2025 00:17:00 | Ally Financial, PO Box 130424, Roseville MN 55113-0004 |
| 15094960 | + Email/Text: ally@ebn.phinsolutions.com | Apr 26 2025 00:17:00 | Ally Financial, Attn: Bankruptcy, Po Box 130424, Roseville, MN 55113-0004 |
| 15094964 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Apr 26 2025 01:11:54 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 15094963 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Apr 26 2025 01:11:52 | Capital One, Po Box 30253, Salt Lake City, UT 84130-0253 |
| 15094966 | + Email/Text: bankruptcy@cavps.com | Apr 26 2025 00:18:00 | Cavalry SPV I LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321 |
| 15094968 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Apr 26 2025 00:18:00 | Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125 |

District/off: 0315-2

User: auto

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|----------|--|----------------------|---|
| 15094970 | Email/PDF: Citi.BNC.Correspondence@citi.com | Apr 26 2025 01:11:55 | Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040 |
| 15094969 | + Email/Text: bnc-quantum@quantum3group.com | Apr 26 2025 00:18:00 | Department Store National Bank/Quantum3, PO Box 657, Kirkland, WA 98083-0657 |
| 15131825 | Email/Text: bnc-quantum@quantum3group.com | Apr 26 2025 00:18:00 | Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657 |
| 15094971 | + Email/Text: kburkley@bernsteinlaw.com | Apr 26 2025 00:19:00 | Duquense Light, c/o Bernstein Burkley PC, 707 Grant St, Ste 2200, Gulf Tower, Pittsburgh, PA 15219-1945 |
| 15094973 | + Email/Text: ElectronicBankruptcyNotices@fnb-corp.com | Apr 26 2025 00:18:00 | First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401 |
| 15094974 | + Email/Text: sbse.cio.bnc.mail@irs.gov | Apr 26 2025 00:18:00 | Internal Revenue Service, Re: Bankruptcy Filing, P.O. Box 7346, Philadelphia, PA 19101-7346 |
| 15191595 | + Email/PDF: ais.midfirst.ebn@aisinfo.com | Apr 26 2025 01:11:47 | MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051 |
| 15098658 | + Email/Text: ECMCBKNotices@ecmc.org | Apr 26 2025 00:18:00 | Nelnet obo Educational Credit Management Corp, Educational Credit Management Corp, PO Box 16408, St. Paul MN 55116-0408 |
| 15094975 | + Email/Text: ECMCBKNotices@ecmc.org | Apr 26 2025 00:18:00 | Nelnet/Educational Credit Mgmnt, PO Box 16408, Saint Paul, MN 55116-0408 |
| 15094976 | + Email/Text: csc.bankruptcy@amwater.com | Apr 26 2025 00:19:00 | PA American Water, P.O. Box 578, Alton, IL 62002-0578 |
| 15318975 | Email/Text: peritus@ebn.phinsolutions.com | Apr 26 2025 00:19:00 | PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419 |
| 15106837 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Apr 26 2025 01:11:44 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 15094977 | + Email/Text: ebnpeoples@grblaw.com | Apr 26 2025 00:18:00 | Peoples Natural Gas Company LLC, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828 |
| 15135539 | ^ MEBN | Apr 25 2025 23:56:59 | Pingora Loan Servicing, LLC, c/o Flagstar bank FSB, 5151 Corporate Drive, Troy MI 48098-2639 |
| 15094979 | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Apr 26 2025 00:21:51 | Portfolio, Re: Capital One Bank, P.O. Box 12914, Norfolk, VA 23541-0914 |
| 15130518 | Email/Text: bnc-quantum@quantum3group.com | Apr 26 2025 00:18:00 | Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 15094980 | + Email/PDF: ais.sync.ebn@aisinfo.com | Apr 26 2025 00:21:06 | Synco/Levin Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 15095269 | ^ MEBN | Apr 25 2025 23:57:06 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15094981 | + Email/PDF: ais.sync.ebn@aisinfo.com | Apr 26 2025 01:11:44 | Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001 |
| 15132382 | Email/Text: BNCnotices@dcmservices.com | Apr 26 2025 00:18:00 | UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123 |

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0315-2

User: auto

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Date Rcvd: Apr 25, 2025

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| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | MidFirst Bank |
| cr | | MidFirst Bank |
| cr | | Quantum3 Group LLC as agent for Comenity Capital B |
| cr | * | PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419 |
| 15095780 | *+ | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321 |

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 27, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2025 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Bryan P. Keenan | on behalf of Debtor Annie M. Snelson-Smith keenan662@gmail.com melindap662@gmail.com;keenan.bryanp.r106644@notify.bestcase.com;ciennal662@gmail.com |
| Chandra Marie Arkema | on behalf of Creditor Pingora Loan Servicing LLC tuhawkey@msn.com, carkema@squirelaw.com |
| David W. Raphael | on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com |
| Denise Carlon | on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com |
| Keri P. Ebeck | on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com |
| Office of the United States Trustee | ustpreion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteedpa.com |
| S. James Wallace | on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com |
| Stephen Russell Franks | on behalf of Creditor MidFirst Bank amps@manleydeas.com |

TOTAL: 9